

Information to identify the case:

Debtor 1	<u>Anthony Vincent Wolke</u>	Social Security number or ITIN	xxx-xx-1122
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-21502-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Vincent Wolke

5/28/25

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony Vincent Wolke
Debtor

Case No. 23-21502-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 28, 2025

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db	+ Anthony Vincent Wolke, 73 Hubbardton Road, Wayne, NJ 07470-8203
aty	+ Scura, Wigfield, Heyer, Stevens & Cammarota, LLP., 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
acc	+ Nicholas Lucarella, 195 US Highway 46 West, Suite 11, Totowa, NJ 07512-1833
520153347	Carrington Mortgage Services, LLC, BK Dept // 1600 South Douglass Road, Anaheim, CA 92806
520108946	+ Chilton Medical Center, PO Box 1750, Whitehouse Station, NJ 08889-1750
520108952	++ LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998 address filed with court:, Lakeland Bank, 250 Oak Ridge Road, West Milford, NJ 07438
520108953	Mercedes-Benz Financial Services, Pob 3415, Portland, OR 97208
520108955	+ North Jersey Podiatry, Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
520108956	Selporssvc, 3815 South West Temple St, Salt Lake City, UT 84115

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	May 28 2025 21:02:37	Norgaard O'Boyle & Hannon, Norgaard O'Boyle & Hannon, 184 Grand Avenue, Englewood, NJ 07631-3578
smg	Email/Text: usanj.njbankr@usdoj.gov	May 28 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 28 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: BKBCNMAIL@carringtonms.com	May 28 2025 21:01:00	Wilmington Savings Fund Society, Fsb, As Trustee O, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
520108936	+ EDI: GMACFS.COM	May 29 2025 00:46:00	Ally, P O Box 380901, Bloomington, MN 55438-0901
520108937	+ EDI: GMACFS.COM	May 29 2025 00:46:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
520108938	+ Email/PDF: bncnotices@becket-lee.com	May 28 2025 21:14:26	American Express National Bank, PO Box 297871, Fort Lauderdale, FL 33329-7871
520143405	Email/PDF: bncnotices@becket-lee.com	May 28 2025 21:13:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520108940	Email/Text: EBN@brockandscott.com	May 28 2025 21:01:00	Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston Salem, NC 27103
520108939	+ EDI: BANKAMER	May 29 2025 00:46:00	Bank of America, 450 American St, Simi Valley, CA 93065-6285
520131626	+ Email/Text: EBN@brockandscott.com	May 28 2025 21:01:00	Brock and Scot, PLLC, 3825 Forrestgate Dr.,

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			Winston Salem, NC 27103-2930
520108942	Email/Text: BKBCNMAIL@carringtonms.com	May 28 2025 21:01:00	Carrington Mortgage Se, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
520304368	+ Email/Text: bankruptcy@certified-solutions.com	May 28 2025 21:02:00	CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520108941	+ EDI: CAPITALONE.COM	May 29 2025 00:46:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520108943	+ EDI: PHINGENESIS	May 29 2025 00:46:00	Cb Indigo/Cci, Po Box 4499, Beaverton, OR 97076-4499
520108944	+ EDI: WFNNB.COM	May 29 2025 00:46:00	Cb/Ptrybrn, Po Box 182789, Columbus, OH 43218-2789
520108945	+ EDI: JPMORGANCHASE	May 29 2025 00:46:00	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
520108947	EDI: DISCOVER	May 29 2025 00:46:00	Discover Bank, Pob 15316, Wilmington, DE 19850
520108948	+ EDI: IRS.COM	May 29 2025 00:46:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520108950	+ EDI: JPMORGANCHASE	May 29 2025 00:46:00	JPMorgan Chase Bank, 9451 Corbin Avenue, Northridge, CA 91324-1665
520108949	+ EDI: JPMORGANCHASE	May 29 2025 00:46:00	JPMorgan Chase Bank, 800 Brooksedge Blvd, Westerville, OH 43081-2822
520108951	+ EDI: CAPITALONE.COM	May 29 2025 00:46:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
520110688	Email/PDF: resurgentbknofications@resurgent.com	May 28 2025 21:14:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520108954	+ Email/PDF: Bankruptcy_Prod@mohela.com	May 28 2025 21:14:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
520129401	+ Email/PDF: Bankruptcy_Prod@mohela.com	May 28 2025 21:14:27	Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
520142655	EDI: Q3G.COM	May 29 2025 00:46:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520187533	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 28 2025 21:01:00	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
520108957	+ Email/Text: mtgbk@shellpointmtg.com	May 28 2025 21:01:00	Shellpoint Mortgage Servicing, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
520126569	+ Email/Text: ecfbnc@aldridgepite.com	May 28 2025 21:01:00	Shellpoint Mortgage Servicing, Aldridge Pite, LLP, Att: Todd S. Garan, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
520108958	+ EDI: SYNC	May 29 2025 00:46:00	Synchrony Bank/Pcri, Po Box 276 Mail Code Oh 3 4258, Dayton, OH 45401-0276
520108959	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 28 2025 21:26:06	Wfhm, 4680 Hallmark Parkway, San Bernardino, CA 92407-1816
520108960	+ Email/Text: bkfilings@zwickerpc.com	May 28 2025 21:03:00	ZWICKER & ASSOCIATES PC, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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intp		Brock & Scott, PLLC
520108975	*+	Ally, P O Box 380901, Bloomington, MN 55438-0901
520108976	*+	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
520108977	*+	American Express National Bank, PO Box 297871, Fort Lauderdale, FL 33329-7871
520143411	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520108979	*P++	BROCK & SCOTT PLLC, 6701 CARMEL ROAD SUITE 315, CHARLOTTE NC 28226-4035, address filed with court:, Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston Salem, NC 27103
520108978	*+	Bank of America, 450 American St, Simi Valley, CA 93065-6285
520108981	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Se, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
520108980	*+	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520108982	*+	Cb Indigo/Cci, Po Box 4499, Beaverton, OR 97076-4499
520108983	*+	Cb/Ptrybrn, Po Box 182789, Columbus, OH 43218-2789
520108984	*+	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
520108985	*+	Chilton Medical Center, PO Box 1750, Whitehouse Station, NJ 08889-1750
520108986	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, Pob 15316, Wilmington, DE 19850
520108987	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520108989	*+	JPMorgan Chase Bank, 9451 Corbin Avenue, Northridge, CA 91324-1665
520108988	*+	JPMorgan Chase Bank, 800 Brooksedge Blvd, Westerville, OH 43081-2822
520108990	*+	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
520108991	*P++	LAKELAND BANK, 250 OAK RIDGE ROAD, OAK RIDGE NJ 07438-8998, address filed with court:, Lakeland Bank, 250 Oak Ridge Road, West Milford, NJ 07438
520108992	*	Mercedes-Benz Financial Services, Pob 3415, Portland, OR 97208
520108993	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
520108994	*+	North Jersey Podiatry, Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
520108995	*	Selportsvc, 3815 South West Temple St, Salt Lake City, UT 84115
520108996	*+	Shellpoint Mortgage Servicing, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
520108997	*+	Synchrony Bank/Peri, Po Box 276 Mail Code Oh 3 4258, Dayton, OH 45401-0276
520108998	*+	Wfhm, 4680 Hallmark Parkway, San Bernardino, CA 92407-1816
520108999	*+	ZWICKER & ASSOCIATES PC, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTAL: 1 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wilmington Savings Fund Society Fsb, As Trustee Ofwilmington Savings Fund Society, Fsb, As Trustee andrew.spivack@brockandscott.com, wbecf@brockandscott.com
David L. Stevens	on behalf of Debtor Anthony Vincent Wolke dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;dwoody@scura.com;asoto@scura.com;ralrehaili@scura.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1M1

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dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Ilissa Churgin Hook

Trustee@norgaardfirm.com J116@ecfbis.com

Laura M. Egerman

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-IM1
laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Milica A. Fatovich

on behalf of Trustee Ilissa Churgin Hook mfatovich@norgaardfirm.com
mfatovich@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;amartinez@norgaardfirm.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9